AMENDMENTS TO THE CLAIMS

1.   (Original)   A system for managing relationships between a first party and a second party comprising:

    at least one processor;

    memory coupled to said at least one processor;

    said memory comprising a plurality of modules configured to manage distributor information;

    said plurality of modules comprising a selling agreements module configured to generate a selling agreement;

    said plurality of modules comprising a commission module configured to determine commission amounts associated with a sales transaction based on said selling agreement;

    said plurality of modules comprising a licensing module configured to determine if a party associated with said sales transaction has a valid license;

    said plurality of modules comprising a payment module for distributing payment associated with sales transaction to said party.

2.   (Original)   The system of claim 2 wherein said licensing module is further configured to determine if a party associated with said sales transaction comprises a valid appointment.

3.   (Original)   The system of claim 1 wherein said plurality of modules further comprises a distributor administration module configured to manage information associated with a plurality of distributors.

4.   (Original)   The system of claim 1 wherein said selling agreement comprises compensation components.

5.   (Original)   The system of claim 4 wherein said selling agreement comprises document components.

1   6.   (Original)   The system of claim 5 wherein said selling agreements module

2   configured to generate said selling agreement utilizes a configuration engine to determine which of

3   said compensation components and said document components to include.

1   7.   (Original)   The method of claim 6 wherein said commission module accesses a

2   commission engine to determine said commission amounts.

1   8.   (Original)   The system of claim 1 wherein said selling agreement comprises a

2   binding contract between an institution having at least one product and a distributor.

1   9.   (Original)   The system of claim 8 wherein said institution comprises financial

2   institution.

1   10.   (Original)   The system of claim 8 wherein said product comprise financial

2   product.

1   11.   (Original)   The system of claim 10 wherein said financial product comprises life

2   insurance.

1   12.   (Original)   A system for managing relationships between a first party and a

2   second party comprising:

3   a database source comprising a plurality of data objects representative of at least one

4   distributing party, at least one selling agreement and at least one license or

5   appointment associated with said at least one distributing party;

6   a distributor management engine configured to obtain at least one of said plurality of data

7   objects from said database source and determine whether said at least one

8   distributing party conforms with said at least one selling agreement and said at least

9   one license or appointment is valid.

1   13.   (Original)   The system of claim 12 further comprising:

2   a backbone coupled to said distributor management engine, said backbone configured to

3   transport said at least one of said plurality of data objects.

1   14.   (Original)   The system of claim 12 further comprising:

2   an interface for obtaining a plurality of business rules defining relationships between an

3   institution and said at least one distributing party.

1   15.   (Original)   The system of claim 13 further comprising:

2   a commission engine configured to utilize said backbone to fetch said at least one selling

3   agreement from said database source.

1   16.   (Original)   The system of claim 15 wherein said commission engine generates

2 commission schemes utilized to model a set of selling agreement objects.

1   17.   (Original)   The system of claim 16 wherein said distributor management engine

2 generates payments based on said selling agreement objects.

1   18.   (Original)   The system of claim 12 further comprising:

2   a workflow process engine configured to process workflow events.

1   19.   (Original)   The system of claim 18 wherein said workflow process events are

2 determined by business rules defined by a user.

1   20.   (Original)   The system of claim 19 further comprising:

2   a commerce configuration engine configured to provide a configuration engine access to

3   said business rules.

1   21.   (Original)   The system of claim 12 further comprising:

2   a report engine configured to generate a plurality of reports associated with said at least one

3   distributing party.

1   22.   (Original)   The system of claim 21 wherein said report engine utilizes report

2 templates to generate said plurality of reports.

1   23.   (Original)   The system of claim 12 further comprising:

2   a distributor administration module for managing said plurality of data objects.

1   24.   (Original)   The system of claim 12 further comprising:
2   a licensing and appointment module configured to enable an institution to manage said at
3   least one license or appointments data object for at least one said distributor.

1   25.   (Original)   The system of claim 24 wherein said licensing and appointment
2   module is configured to validate license or appointment compliance with a set of industry
3   regulations by evaluating said at least one license or appointment data object.

1   26.   (Original)   The system of claim 12 further comprising:
2   a selling agreements module configured to enable said institution to define and create a
3   business contract with said at least one distributing party.

1   27.   (Original)   The system of claim 26 wherein said selling agreements module
2   manages a set of business rules governing how contract components are combined into said at least
3   one selling agreement associated with each of said at least one
4   distributing party.

1   28.   (Original)   The system of claim 27 further comprising:
2   a debt management module configured to enable said institution to manage distributor
3   advances and repayments.

1   29.   (Original)   The system of claim 28 wherein said debt management module is
2   utilized to define and manage a set of payment rules defining parameters for paying said at least
3   one distributing party.

1   30.   (Original)   The system of claim 12 further comprising:
2   a net pay module enabling said institution to track and calculate payments to distributors.

1   31.   (Original)   The system of claim 12 wherein said institution comprises a financial
2   services institution.

1   32.   (Original)   A system for managing relationships between a first party and a
2   second party comprising:

3 an interface for obtaining a plurality of business rules defining relationships between an

4 institution and at least one distributor;

5 a database source comprising a plurality of data objects representative of said at least one

6 distributor, at least one selling agreement and at least one license or appointment

7 associated with said at least one distributor;

8 a commission engine configured to determine a commission amount associated with said at

9 least one distributor by evaluating said at least one selling agreement data object;

10 a backbone coupled to said distributor management engine, said backbone configured to

11 transport said at least one of said plurality of data objects to a plurality of modules;

12 said plurality of modules comprising, a distributor administration module for managing said

13 plurality of data objects;

14 said plurality of modules comprising, a licensing and appointment module configured to

15 determine if said at least one license or appointment data object associated with said

16 at least one distributor is in compliance with a set of industry regulations;

17 said plurality of modules comprising, a selling agreements module configured to enable

18 said institution to define and create a selling agreement with said at least one

19 distributor;

20 said plurality of modules comprising, a payment module configured to distribute said

21 commission amount to said at least one distributor.

1 33. (Original) The system of claim 32 wherein said commission engine utilizes said

2 backbone to fetch said at least one selling agreement from said database source.

1 34. (Original) The system of claim 32 further comprising:

2 a workflow process engine configured to process workflow events, said workflow process

3 events determined by said business rules.

1 35. (Original) The system of claim 32 further comprising:

2 a commerce configuration engine configured to provide access to said business rules.

1 36. (Original) The system of claim 32 further comprising:

2 a report engine configured to generate a plurality of reports associated with said at least one

3 distributor.

1   37.   (Original)   The system of claim 36 wherein said report engine utilizes report

2   templates to generate said plurality of reports.

1   38.   (Original)   The system of claim 32 wherein said selling agreement comprises a

2   contract between said institution and said at least one distributor.

1   39.   (Original)   The system of claim 38 wherein said selling agreements module

2   manages a set of business rules governing how contract components are combined into said at least

3   one selling agreement associated with each of said at least one

4   distributors.

1   40.   (Original)   The system of claim 32 further comprising:

2   a debt management module configured to enable said institution to manage distributor

3   advances and repayments.

1   41.   (Original)   The system of claim 28 wherein said debt management module is

2   utilized to define and manage a set of payment rules defining parameters for paying said at least

3   one distributor.

1   42.   (Original)   The system of claim 12 wherein said institution comprises a financial

2   services institution.

1   43.   (Withdrawn) A method for using a data processing system for managing

2   relationships between a first party and a second party comprising:

3   generating a selling agreement using resources of the data processing system to define a

4   relationship between a first party and a second party;

5   determining a commission amount associated with a sales transaction based on said selling

6   agreement using resources of the data processing system;

7   determining if said second party associated with said sales transaction has a valid license

8   using resources of the data processing system;

9   distributing said commission amount to individuals associated with said sales transaction

10   using resources of the data processing system.

1   44.   (Withdrawn) The method of claim 43 further comprising:

2   determining if said second party associated with said sales transaction comprises a valid

3   appointment.

1   45.   (Withdrawn) The method of claim 43 wherein said selling agreement comprises

2   compensation components.

1   46.   (Withdrawn) The method of claim 45 wherein said selling agreement comprises

2   document components.

1   47.   (Withdrawn) The method of claim 43 wherein said generating said selling

2   agreement further comprises:

3   obtain rules associated with said selling agreement;

4   determining which of said compensation components and said document components to

5   include in said selling agreement based on said rules.

1   48.   (Withdrawn) The method of claim 43 further comprising:

2   accessing a commission model to determine said commission amounts.

1   49.   (Withdrawn) The method of claim 43 wherein said first party comprises an

2   institution having at least one product to be sold by a second party.

1   50.   (Withdrawn) The method of claim 49 wherein said second party comprises a

2   distributor.

1   51.   (Withdrawn) The method of claim 49 wherein said institution comprises a

2   financial institution.

1   52.   (Withdrawn) The method of claim 51 wherein said at least one product comprise

2   financial product.

1   53.   (Withdrawn) The method of claim 52 wherein said financial product comprises life

2   insurance.

1   54.   (Withdrawn)   A computer program product comprising:

2   a computer usable medium comprising computer readable code for managing relationships

3   between a first party and a second party comprising, said computer readable

4   program code configured to:

5   generate a selling agreement defining a relationship between a first party and a second

6   party;

7   determine a commission amount associated with a sales transaction based on said selling

8   agreement;

9   determine if said second party associated with said sales transaction has a valid license;

10   distribute said commission amount to individuals associated with said sales transaction.

1   55.   (Withdrawn)   The computer program product of claim 54 further comprising

2   computer readable program code configured to determine if said second party associated with said

3   sales transaction comprises a valid appointment.

1   56.   (Withdrawn)   The computer program product of claim 54 wherein said selling

2   agreement comprises compensation components.

1   57.   (Withdrawn)   The computer program product of claim 56 wherein said selling

2   agreement comprises document components.

1   58.   (Withdrawn)   The computer program product of claim 54 wherein said computer

2   readable program code configured to generate said selling agreement further comprises computer

3   readable code configured to:

4   obtain rules associated with said selling agreement;

5   determining which of said compensation components and said document components to

6   include in said selling agreement based on said rules.

1   59.   (Withdrawn)   The computer program product of claim 54 further comprising

2   computer readable program code configured to access a commission model to determine said

3   commission amounts.

1   60.   (Withdrawn)   The computer program product of claim 54 wherein said first party

2   comprises an institution having at least one product to be sold by a second party.

1   61.   (Withdrawn)   The computer program product of claim 60 wherein said second

2   party comprises a distributor.

1   62.   (Withdrawn)   The computer program product of claim 60 wherein said institution

2   comprises a financial institution.

1   63.   (Withdrawn)   The computer program product of claim 60 wherein said at least one

2   product comprises a financial product.

1   64.   (Withdrawn)   The computer program product of claim 63 wherein said financial

2   product comprises life insurance.

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